

**UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

2012 DEC 17 PM 3: 53

Roderick Dion Norman
Plaintiff

-v-

I.C. SYSTEM, INC.

Defendant

4-12 CV-910.
CASE# _____

Judge _____

ORIGINAL COMPLAINT AND JURY DEMAND

TO THE HONORABLE UNITED STATES DISTRICT JUDGE:

NATURE OF THE ACTION

1. This is an action brought by an individual Plaintiff for Defendant's violation of the Fair Debt Collection Practices Act 15 U.S.C. § 1692, et seq. (the "FDCPA"), the Texas Debt Collection Practices Act, Chapter 392 (the "TDCPA") and the Texas Business and Commerce Code, Subchapter E. Chapter 17, (the "DTPA") which prohibits debt collectors from engaging in abusive, deceptive and unfair practices. It also includes actions for damages for Defendant's violations of the Fair Credit Reporting Act 15 U.S.C. § 1681 et seq. (the "FCRA") and Telephone Consumer Protection Act 47 U.S.C. § 227 (the "TCPA") / Texas Business Code Ann. § 305.053.
2. Plaintiff seeks to recover monetary damages for Defendant's violations of the FDCPA, TDCPA, DTPA, FCRA and TCPA.

JURISDICTION AND VENUE

3. Jurisdiction of this Court arises under 15 U.S.C. §1692k(d), 28 U.S.C. § 1331.
4. The occurrences which give rise to this action occurred in Tarrant County, Texas and Plaintiff resides in Tarrant County. Venue is proper in the Northern District of Texas Fort Worth Division.

PARTIES

5. Plaintiff in this lawsuit is Roderick Dion Norman ("Plaintiff"), a natural person, who resides in Tarrant County, Texas.
6. Plaintiff is a consumer as defined by the FDCPA, 15 U.S.C § 1692a(3), the Texas Business and Commerce Code section § 17.50(a)(1), the Texas Finance Code § 392.001(1), and the FCRA, 15 U.S.C. § 1681a(d).
7. Defendant I.C. SYSTEM, INC. ("Defendant") is an entity who at all relevant times was engaged, by the use of the mails and telephone, in the business of attempting to collect a "debt" from Plaintiff, as defined by 15 U.S.C. § 1692a(5) and by Tex. Fin. Code Ann. § 392.001(6).
8. Defendant is a "debt collector" as defined by 15 U.S.C. § 1692a(6) and by Tex. Fin. Code Ann. § 392.001(2).
9. Upon information and belief Defendant I.C. SYSTEM, INC. is a Minnesota corporation with offices at 444 Highway 96 East, P.O. Box 64437, St. Paul, Minnesota 55164-0437 and authorized to do business in Texas.

FACTUAL ALLEGATIONS

10. Plaintiff received a collection notice from the Defendant dated September 21, 2012 stating that Defendant was a debt collector attempting to collect an alleged debt regarding an AT&T Uverse account with an alleged balance on said account of \$266.74, and that the alleged debt balance was subject to change due to interest or other charges that would be added to the alleged debt balance subsequent to the date of the letter.
11. Plaintiff sent a timely response within 30 days to Defendant on October 13, 2012 disputing and demanding validation of the alleged debt.
12. In October 2012 Plaintiff obtained his credit reports from all 3 major credit reporting agencies and discovered that the Defendant had placed inaccurate and derogatory information in his Experian and TransUnion credit files regarding the alleged debt they were attempting to collect.
13. On October 13, 2012 Plaintiff disputed the information contained in his Experian and TransUnion credit files directly to the credit reporting agencies who, upon receipt of the dispute and investigation, removed the said information indicating that the Defendant had no legal right to report erroneous information of the alleged and non-existent debt.
14. From August 21, 2012 at 6:39 PM until October 16, 2012 at 4:56 PM Plaintiff received thirty-one (31) telephone calls from Defendant showing a caller ID of 202-870-5891 when Defendant had no prior consent from the Plaintiff to do so. Said telephone number is known to be a telephone number used by the Defendant in debt collection calls to consumers, using an automated telephone dialing system. The calls

were made in violation of 15 U.S.C. § 1692d, § 1692d(5), TDCPA, the Texas Business Code Ann. § 305.053 and were a deceptive practice and meant to harass the Plaintiff.

15. On September 4, 2012 Plaintiff received one (1) telephone call from caller ID 202-870-5891, which is known to be a number used by the defendant in debt collection calls to consumers. The call received by the Plaintiff on September 4, 2012 caused the Plaintiff's cellular telephone to ring. At no time did the Plaintiff give the Defendant his consent to call him. A collection attempt made by phone to the Plaintiff's cellular telephone AND using an automated telephone dialing system was a violation of 15 U.S.C. § 1692d(5), the TDCPA, as well as the Texas Business Code Ann. § 305.053.

16. On December 6, 2012 Plaintiff sent a "Notice of Pending Lawsuit" to the Defendant and they did not respond at any time as requested by the Plaintiff to avoid litigation regarding their violations of the FDCPA, TDCPA, DTPA, FCRA, TCPA and the Tex. Business and Finance Code Annotated.

17. All violations complained of herein occurred within the statute of limitations of the applicable statutes, both state and federal.

COUNT I
VIOLATIONS OF FAIR DEBT COLLECTION PRACTICES ACT (FDCPA)
BY DEFENDANT I.C. SYSTEM, INC.

18. Plaintiff alleges and re-alleges each and every allegation stated above.

19. Defendant's aforementioned conduct violated the FDCPA.

WHEREFORE, Plaintiff prays for relief and judgment, as follows:

a) Adjudging that Defendant violated the FDCPA.

- b) Awarding Plaintiff statutory damages, pursuant to 15 U.S.C. §1692k, in the amount of \$1,000;
- c) Award Plaintiff any attorney's fees and costs incurred in this action;
- d) Awarding Plaintiff any pre-judgment and post-judgment interest as may be allowed under the law;
- e) Awarding such other and further relief as the Court may deem just and proper.

COUNT II

VIOLATIONS OF THE TDCPA

- 20. Plaintiff repeats and re-alleges each and every allegation stated above.
- 21. Defendant I.C. SYSTEM, INC. violated the Texas Debt Collection Practices Act in one or more of following ways:
 - a) Using false representation or deceptive means to collect a debt or obtain information concerning a consumer, including Tex Fin. Code § 392.304(a)(19).

WHEREFORE, Plaintiff prays for relief and judgment, as follows:

- a) Adjudging the Defendant violated the TDCPA;
- b) Awarding Plaintiff statutory damages pursuant to the TDCPA;
- c) Awarding Plaintiff any attorney's fees and costs incurred in this action;
- d) Awarding Plaintiff any pre-judgment and post-judgment interest as may be allowed under the law;
- e) Awarding such other and further relief as the Court may deem just and proper.

COUNT III
VIOLATION OF THE DTPA

21. Plaintiff repeats and re-alleges each and every allegation by reference herein all prior paragraphs above.

22. A violation of the Texas Debt Collection Practices Act is a deceptive trade practice under the Texas Deceptive Trade Practices Act, and is actionable under the Texas Deceptive Trade Practices Act. Tex. Fin. Code Ann. § 392.404(a)

23. Defendant violated Tex. Bus. Com. Code, Chapter 17, Subchapter E.

WHEREFORE, Plaintiff prays for relief and judgment as follows:

- a) Adjudging that Defendant violated the Texas Deceptive Trade Practices Act, Tex. Bus. Com. Code, Chapter 17, Subchapter E;
- b) Awarding Plaintiff actual damages for time spent defending against Defendant's deceptive activities.
- c) Awarding Plaintiff three times actual damages, pursuant to Tex. Bus. Com. Code § 17.50(h);
- d) Awarding Plaintiff any attorney's fees and costs incurred in this action;
- e) Awarding Plaintiff any pre-judgment and post-judgment interest as may be allowed under the law;
- f) Awarding such other and further relief as the Court may deem just and proper.

COUNT IV

VIOLATIONS OF THE FCRA

24. Plaintiff repeats and re-alleges each and every allegation by reference herein all prior paragraphs above.

25. Defendant violated the FCRA when they **reported erroneous and derogatory information to Experian for (5) months in June, July, August, September, and October 2012, and to TransUnion for two (2) months in September and October 2012** in violation of the FCRA 15 U.S.C. § 1681s-2(a)(1)(A).

WHEREFORE, Plaintiff prays for relief and judgment as follows:

- a) Adjudging that Defendant violated the FCRA
- b) Awarding Plaintiff statutory damages of \$1000 per month per reporting agency that erroneous and a derogatory information was contained in Plaintiff's credit files as result of Defendant's actions, pursuant to 15 U.S.C. § 1681n;
- c) Awarding Plaintiff any attorney's fees and costs incurred in this action;
- d) Awarding Plaintiff any pre-judgment and post-judgment interest as may be allowed under the law;
- e) Awarding such other and further relief as the Court may deem just and proper.

COUNT V

VIOLATIONS OF THE TCPA/TEXAS BUSINESS CODE ANN. § 305.053

26. Plaintiff repeats and re-alleges each and every allegation by reference herein all prior paragraphs above.

27. Defendant's aforementioned conduct violated the TCPA.

WHEREFORE, Plaintiff prays for relief and judgment, as follows:

- a) Adjudging that Defendant violated the TCPA/Texas Business Code Ann. § 305.053.
- b) Awarding Plaintiff statutory damages, pursuant to Texas Business Code Ann. § 305.053 in the amount of \$500 for the first call made to Plaintiff and \$1,500 per call for thirty-one (31) successive calls made to Plaintiff which were willful and knowing violations of the code.
- c) Awarding Plaintiff any attorney's fees and costs incurred in this action;
- d) Awarding Plaintiff any pre-judgment and post-judgment interest as may be allowed under the law;
- e) Awarding such other and further relief as the Court may deem just and proper.

DEMAND FOR JURY TRIAL

Plaintiff hereby demands a trial by jury of all issues so triable as a matter of law.

Respectfully submitted this 17th day of December, 2012



Roderick Dion Norman
6268 Stardust Dr. S.
Watauga, TX 76148
(469) 774-4528

CIVIL COVER SHEET

The JS 44 civil coversheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS

Roderick Dion Norman

DEFENDANTS

I.C. SYSTEM, INC.

(b) County of Residence of First Listed Plaintiff Tarrant
(EXCEPT IN U.S. PLAINTIFF CASES)

County of Residence of First Listed Defendant
(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.

(c) Attorneys (Firm Name, Address, and Telephone Number)

Attorneys (If Known)

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- ☐ 1 U.S. Government Plaintiff
☒ 3 Federal Question (U.S. Government Not a Party)
☐ 2 U.S. Government Defendant
☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- | | PTF | DEF | | PTF | DEF |
|---|----------------------------|----------------------------|---|----------------------------|----------------------------|
| Citizen of This State | <input type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business In This State | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business In Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

IV. NATURE OF SUIT (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury <input type="checkbox"/> 362 Personal Injury - Med. Malpractice PERSONAL INJURY <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 367 Health Care/Pharmaceutical Personal Injury Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 690 Other LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Mgmt. Relations <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 751 Family and Medical Leave Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Empl. Ret. Inc. Security Act IMMIGRATION <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 463 Habeas Corpus - Alien Detainee (Prisoner Petition) <input type="checkbox"/> 465 Other Immigration Actions	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 PROPERTY RIGHTS <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) FEDERAL TAX SUITS <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	<input type="checkbox"/> 375 False Claims Act <input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input checked="" type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 896 Arbitration <input type="checkbox"/> 899 Administrative Procedure Act/Review or Appeal of Agency Decision <input type="checkbox"/> 950 Constitutionality of State Statutes
REAL PROPERTY <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	CIVIL RIGHTS <input type="checkbox"/> 440 Other Civil Rights <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 448 Education PRISONER PETITIONS <input type="checkbox"/> 510 Motions to Vacate Sentence Habeas Corpus: <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition <input type="checkbox"/> 560 Civil Detainee - Conditions of Confinement			

V. ORIGIN

(Place an "X" in One Box Only)

- ☒ 1 Original Proceeding
☐ 2 Removed from State Court
☐ 3 Remanded from Appellate Court
☐ 4 Reinstated or Reopened
☐ 5 Transferred from another district (specify)
☐ 6 Multidistrict Litigation

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):
15 USC 1692, 15 USC 1681, 47 USC 227

Brief description of cause:
Violations of FDCPA, FCRA and TCPA

VII. REQUESTED IN COMPLAINT:

☐ CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23
DEMAND \$ 57,000.00

CHECK YES only if demanded in complaint:
JURY DEMAND: ☒ Yes ☐ No

VIII. RELATED CASE(S) PENDING OR CLOSED:

(See instructions): JUDGE

DOCKET NUMBER

DATE

SIGNATURE OF ATTORNEY OF RECORD



FOR OFFICE USE ONLY

RECEIPT #

AMOUNT

APPROVED BY

JUDGE

MAG. JUDGE